

Information to identify the case:

Debtor 1	<u>Vincent E. Campbell</u>	Social Security number or ITIN	xxx-xx-1695
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-16949-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent E. Campbell

6/13/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Vincent E. Campbell
 Debtor

Case No. 17-16949-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 38

Date Rcvd: Jun 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2019.

db +Vincent E. Campbell, 103 Weathervane Drive, Mount Royal, NJ 08061-1051
 cr +Steward Financial Services, c/o Stark & Stark, 993 Lenox Drive,
 Lawrenceville, NJ 08648-2316
 516960565 +Ameris Bank, Attn Service Finance Co., 555 S. Federal Hwy #200, Boca Raton, FL 33432-6033
 516750714 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, PO Box 182676,
 Columbus, OH 43218-2676)
 516792913 +Ditech Financial LLC, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE., SUITE 100,
 BOCA RATON, FL 33487-2853
 516994033 +KeyBank National Association, C/O PHH Mortgage Corporation, One Mortgage Stop Way,
 Mail Stop SBRP, Mt. Laurel, NJ 08054-4637
 516750715 +Lawrence Campbell, 203 Princeton Ave, National Park, NJ 08063-1562
 518221360 +LoanCare, LLC., Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 516750718 PHH Mortgage, Mortgage Service Center, PO Box 5452, Mount Laurel, NJ 08054-5452
 516895523 +Santander Consumer USA Inc., an Illinois corporati, P.O. Box 961278,
 Fort Worth, TX 76161-0278
 516750719 Sears Credit Cards, PO Box 6286, Sioux Falls, SD 57117-6286
 516750720 +Service Finance Company, 555 S. Federal Hwy, Suite 200, Boca Raton, FL 33432-6033
 516750721 South Jersey Gas Co., PO Box 6091, Bellmawr, NJ 08099-6091

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 14 2019 00:57:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 14 2019 00:57:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516750709 EDI: BANKAMER.COM Jun 14 2019 04:18:00 Bank of America, PO Box 15019,
 Wilmington, DE 19850-5019
 516750710 +EDI: CHRM.COM Jun 14 2019 04:18:00 Chrysler Capital, Attn: Bankruptcy Dept.,
 PO Box 961278, Fort Worth, TX 76161-0278
 516762306 EDI: DISCOVER.COM Jun 14 2019 04:18:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516750711 +EDI: DISCOVER.COM Jun 14 2019 04:18:00 Discover Card, Attn: Bankruptcy Dept.,
 PO Box 3025, New Albany, OH 43054-3025
 516846615 E-mail/Text: bankruptcy.bnc@ditech.com Jun 14 2019 00:57:07
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516750712 E-mail/Text: bankruptcy.bnc@ditech.com Jun 14 2019 00:57:07 Ditech Financial, LLC,
 Bankruptcy Department, PO Box 6154, Rapid City, SD 57709-6154
 516777639 EDI: FORD.COM Jun 14 2019 04:18:00 Ford Motor Credit Company LLC, Dept. 55953,
 P O Box 55000, Detroit, MI. 48255-0953
 516750713 EDI: FORD.COM Jun 14 2019 04:18:00 Ford Motor Credit Company, PO Box 17948,
 Greenville, SC 29606-8948
 516773568 EDI: AGFINANCE.COM Jun 14 2019 04:13:00 ONEMAIN FINANCIAL, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 516750716 EDI: AGFINANCE.COM Jun 14 2019 04:13:00 OneMain Financial, Bankrutpcy Department,
 PO Box 6042, Sioux Falls, SD 57117-6042
 516750717 +EDI: AGFINANCE.COM Jun 14 2019 04:13:00 OneMain Financial, CVS Plaza Shopping Center,
 1107 Mantua Pike Suite 7, West Deptford, NJ 08051-1606
 517163965 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 517163966 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 516969181 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o Sears Card,
 POB 41067, Norfolk VA 23541
 516969184 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC,
 c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
 516867763 EDI: Q3G.COM Jun 14 2019 04:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 516904727 +EDI: CHRM.COM Jun 14 2019 04:18:00 Santander Consumer USA, PO Box 961275,
 Fort Worth, TX 76161-0275
 516750722 +E-mail/Text: jchrist@stewardfs.com Jun 14 2019 00:57:46 Steward Financial Services,
 PO Box 39, Maple Shade, NJ 08052-0039
 516750723 +EDI: RMSC.COM Jun 14 2019 04:18:00 Synch/Smart Carpet, PO box 965036,
 Orlando, FL 32896-5036
 516754196 +EDI: RMSC.COM Jun 14 2019 04:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516750724 EDI: TDBANKNORTH.COM Jun 14 2019 04:18:00 TD Bank, PO Box 219, Lewiston, ME 04243
 516864805 EDI: WFFC.COM Jun 14 2019 04:18:00 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657,
 Irvine, CA 92623-9657
 516750725 +EDI: WFFC.COM Jun 14 2019 04:18:00 Wells Fargo Dealer Services, PO Box 1697,
 Winterville, NC 28590-1697

TOTAL: 25

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 38

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor PHH MORTGAGE COPORATION cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John L. Laskey on behalf of Creditor Steward Financial Services jlaskey@stark-stark.com,
jgould@stark-stark.com
Katherine Knowlton Lopez on behalf of Creditor PHH MORTGAGE COPORATION klopez@logs.com
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor LoanCare, LLC rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Richard S. Hoffman, Jr. on behalf of Debtor Vincent E. Campbell rshoffman@hoffmandimuzio.com,
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11